Final Research Synopsis of the Thesis To be Submitted for the Ph.D. Degree in Business Administration (Commerce Faculty) of Mangalore University

Title of the Thesis

EMPLOYEE ENGAGEMENT: A COMPARATIVE STUDY OF SELECTED PUBLIC AND PRIVATE SECTOR BANKS IN DAKSHINA KANNADA

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1. INTRODUCTION

Employees are one of the most important resources for the effective and efficient organisation and without the personal efforts and commitment of the human resources; organisations cannot succeed (Torrington D, 2005)[1]. Employees, when they are dedicated and committed; they become the real assets of any organisation. Without them it is impossible for an organisation to operate even with good amount of money, machines, materials and well-built structure. It is the dedicated men (employees) who turn the inputs into a right kind of outputs and effectively manage all the business operations of an organisation and drive to a successful organisation. Engagement at workplace for an organisation is very crucial in today's business world in order to get the work done at a faster rate and beat the competition faced in the market.

The competitive business world, demands quality goods at a better price. The one who is able to provide this on time and better than others will be the winner. This requires for an organisation to invest sufficient amount in different kinds of inputs. At present, the organisation with engaged employees will make the difference and stay in the market. The engagement is real turning factor or a weapon in today's organisation to be competitive. The managers in organisations will have to understand the concept of engagement clearly and then exercise the management styles accordingly to keep the employees engaged. As per Bates (2004)[2], managers need to recognise the shift and refrain from using management style, which is likely to disengage employees who look for more collaborative and empowering management, and inhibit innovation and a willingness to apply extra effort.

In 1990, Psychologist William Kahn first identified the concept which is known as "employee engagement". Kahn, (1990)[3] conceptualised engagement at work and he defined it as 'harnessing of organisational members' selves to their work roles. He says that "In engagement, people employ and express themselves cognitively, physically and emotionally during role performance" (p. 694). As per Kahn (1990), engagement means to be physically as well as psychologically present when performing and occupying an organisational role. Crant (2000)[4] explained employee engagement as a variety of constructs that are present in the organisational mentality. According to Schaufeli, Taris & Rhenen (2008),[5] employees who feel engaged are those who experience high levels of involvement and enjoyment in their work in the organisation. The core components of employee engagement includes cognitive thinking, affective feeling, vigour, dedication and absorption.

Why engaging employees is so important in organisations?

Saks (2006, p. 615)[6] pointed out that engagement predicts employee commitment to their organisation, job satisfaction, organisational citizenship behaviour and employee intention to quit. Engaged employees will always recommend their company's products or services to others and advocate workplace positively about the company (Baumruk 2004, p. 49)[7]. Workers who are with a high level of engagement and commitment are able to improve their customer satisfaction by means of providing better services to the clients; employee engagement also leads to an increase of productivity and profits and reduction of labour turnover in the organisation (Harter et al., 2002[8]; Towers Perrin, 2003[9]). Employee engagement and organisational performance is interconnected. Employee engagement practices and its role have an impact on effective organisational performance (Saloni Devi, 2017)[10]. Engaged employee is more likely to be display discretionary behaviour. The term 'engagement' is very much connected to feelings and perceptions around being involved and valued, this in turn generates the kinds of discretionary effort that results in enhanced performance (Konrad, 2006)[11]. From these studies, it is clear that engagement affect employee commitment, performance, customer satisfaction, profits, productivity, performance and turnover in an organisation. Therefore the concept of employee engagement is crucial to all types of organisations to gain competitive strength and succeed.

Indian Banking Sector:

The Indian banking industry has developed and evolved itself from being an institution with conventional (i.e., borrowing and lending) business to a technology oriented dynamic institution. The liberalization, different economic and financial reforms brought in by the government from time to time brought a change or the transformation required to meet the needs of customers. There by, exploring the new business opportunities to venture into profitable business to contribute to the growing economy. In India, there are 12 public sector banks after all the recent merger by the government and 22 private sector banks as of 2021. The number of public sector banks have been reduced to 12 from 27 banks over the years. There are 43 Regional Rural Banks (RRBs), 46 Scheduled Foreign Banks in India. Under co-operative banks, there are 32 state Co-operative banks and 53 scheduled Urban Co-operative banks. There are also other types banks such as 11 Small Finance Banks and 2 Scheduled Payments Banks.

Dakshina Kannada District:

Dakshina Kannada is a coastal district in the state of Karnataka in India, which is earlier known as South Kanara or South Canara. Mangalore is the headquarter of the district and it is the trading centre for many centuries. The district comprises five talukas: Mangalore, Bantwal, Puttur, Sullia, and Belthangady. It used to comprise of three northern talukas (Udupi, Kundapur, Karkala) but these were separated in August 1997 to form Udupi district. The district is very well known as cradle of banking in India as many banks have originated from this place. The district is the birthplace for four well known nationalised banks. The Corporation bank was the first bank to originate from the district in 1906 (before separation from Udupi district). The Canara bank in1906, Karnataka Bank in 1924, Syndicate bank in 1925 (before separation from Udupi district) and Vijaya Bank in 1931. Recently, the current finance Minister of India, Mrs. Nirmala Sitharaman had announced the inclusion of 10 public sector banks into four big banks. Therefore, on 1 April 2020, Canara Bank assumed control over Syndicate Bank, Bank of Baroda assumed control over Vijaya Bank and Corporation bank was amalgamated into Union Bank of India along with Andhra Bank.

Employee Engagement Initiatives in India:

In a study done by Kenexa, a worldwide HR firm, in the year 2011, it was found out that Indian companies ranked best when compared to their associates working in various other nations in case of administration and engagement. India got first rank in a study done on employee engagement scoring 71% executive engagement. India, Brazil, Japan, US, China, Canada are some of the countries included in a study by Kenexa. Here, the point to be noted was that the innovative strategies that were used by Indian organizations to continuously upgrade the level of engagement of the workforce in their organisations. In the year 2009, HCL Technologies had secured best Indian manager for the year because of positive work society formation, in an another study conducted by Hewitt Associates. Many organizations like ITC Welcome Group, Eureka Forbes, Cisco Systems, Taj Hotels Resorts and Palaces, LG Electronics India, Domino's Pizza India and Marriott Hotels India were also able to achieve good positions.

Infosys in the year 2011 was considered best for its continuous efforts and syndicated programs to collaborate top administration with the employees. The committees formed to choose a salary range, in order to lower the level of disappointment amongst its executives in Indian companies like Mercer, Mahindra and Mahindra, Wipro and KPMG had resulted in

successfully engaging its employees. These types of initiatives discovered by IT organisations can now be implemented in other sectors like FMCG, Banking etc. (Ella Mittal, 2016)[12]. Hence, from these employee engagement initiatives by Indian organisations, it is very much clear that banking sector in India will get great result out of engagement strategies. Being in service sector, Indian banks will have to reap the benefits from better engagement of its employees to serve better its customers and achieve organisational success.

2. REVIEW OF LITERATURE

According to Boote & Beile (2005)[13] "Without understanding the literature in the field, a researcher cant not perform a significant research". According to a book titled "The literature review: six steps to success" written by Machi, L.A. & McEvoy, B.T, (2009)[14] "A literature review is a written report of scholarly work that presents a logically argued case based on a comprehensive understanding of the present state of knowledge about a particular topic of study. This case establishes a convincing thesis to answer the question of the study" (p.4).

The review of literature published in the past few decades reveal that there are a lot of national and international studies conducted on drivers that leads to employee engagement in an organisation, but very few studies are available on comparative analysis of employee engagement in banking sector. An attempt is made by the researcher to review major work done on employee engagement in the banking sector. The review has been done on the concept of "employee engagement" and factors influencing or affecting employee engagement i.e., rewards & recognition, leadership, communication system, QWL, job satisfaction, career planning & development, work culture and environment. They are presented in the form of foreign studies and Indian studies after reviewing 75 research papers.

A. Foreign Studies

Soleman Mozammel & Perry Haan (2016)[15] in a study entitled **"Transformational leadership and employee engagement in the banking sector in Bangladesh"** conducted with the objective of finding out the link between transformational leadership styles and employee engagement in the banking sector of Bangladesh. As the financial sector in Bangladesh had problems like underdevelopment, issue of leadership and poor employee engagement, the two variables i.e., transformational leadership style (independent variable) and employee engagement (dependent variable) were considered for this study. The study results

showed that applying transformational leadership style would not guarantee full engagement in a given work environment, which was not according to the existing literature.

Achyut Gyawali (2017)[16] in an empirical study entitled **"Impact of Employee Participation on Job Satisfaction, Employee Fairness Perception and Organisational Commitment: A Case of Nepalese Commercial Banks",** conducted to find out the impact of employee participation on above mentioned three determinants. The sample was taken from 15 commercial banks in Nepal. Around 200 samples were selected for the study. The study concluded that the impact of employee participation on job satisfaction, employee fairness perception and organisational commitment have positive significant relation. It was also noted that organisational commitment was more influenced by employee participation than the other variables considered in the study.

A study by **Wesley Pieters (2017)[17]** on **"Job satisfaction as a predictor of work engagement of banking employees in Windhoek"** aimed at knowing the relationship between job satisfaction and employee engagement and also to investigate the dimensions of job satisfaction which best predict the engagement of bank employees in Windhoek, Namibia. A total sample of 216 employees from two banks were selected for the study. It was found out that both intrinsic and extrinsic job satisfaction are positively correlate with EE. The intrinsic job satisfaction was found to be the strongest predictor of job satisfaction when compared to extrinsic job satisfaction. It was also pointed out that regular assessing of job satisfaction and engagement leads to the factors that influence job satisfaction and EE. Therefore it helps to solve any kind of issues concerned with these two variables to improve performance and customer satisfaction.

B. Indian Studies:

Hitakshi Dutta & Sandhir Sharma (2016)[18] conducted a research entitled **"Employee Engagement in Indian Banking Sector: A Review of the Literature"** with the objectives to identify relevant drivers of employee engagement in banking sector and to study the existing model of employee engagement. The study was of secondary research in nature and it was found out that the banks needs to increase employee engagement by focusing more on employee behaviour and attitude that in turn affect customer satisfaction. Work life balance and other demographic factors could be studied to know its effect on EE in banking sector as a future research.

Shehla Sayeed (2016)[19] had carried out research work on **"An Analysis of Post-Merger Effect on Employee Engagement in Selected Banks in India: A Causality Analysis"** with the objective of identifying the causes and effects of employee engagement post- merger in banking industry in India. The study had taken into consideration four independent variable such as, work environment, intrinsic motivation, career opportunities, compensation and one dependent variable i.e., employee engagement (EE). The results of the study showed that all the independents variables were significantly correlated to employee engagement but the high correlation was found between intrinsic motivation and work environment. It was also concluded that there was a fair amount of satisfaction with the M&A.

Sweta Mishra & Shikta Singh (2021)[20] in an empirical study entitled "Determinants of Employee Engagement in the Banking Industry: A study in Bhubaneswar, Odisha" aimed to explore the different factors influencing employee engagement in public sector banks so that it can help in retaining its valued employees. The study collected primary data from 289 bank employees and some important factors affecting employee engagement were found out by applying factor analysis. The study found out important factors like monotonous work, support of management, communication between superior and subordinate, technology upgradation, financial activities, promotion process etc. The banks must look into these important factors in order to better engage the employees. This would also help in retaining employees and ensuring better customer satisfaction.

REVIEW SUMMARY AND RESEARCH GAP:

Literature review suggests that not much emphasis has been given on exhaustively identifying the drivers or determinants that influence employee engagement in banking sector in India. Since engaging employees is a pertinent issue, focused efforts need to be undertaken by business organisations in that direction. Another gap identified was the absence of such a study in the banking sector in India especially in South Karnataka, D.K District where many banks have its origin. We need a study which can explore and establish determinants of employee engagement which in turn play an instrumental role in shaping employee emotions, feelings and commitment in this region.

Another gap identified was the absence of a comparative study between public and private sector banks in Dakshina Kannada district where many banks are operating well, having its base. There are many factors like the organisational, cultural and job-related factors that

promote engagement practices in these banks. Hence, it was decided to know how these banks differ in engaging its employees well and how far different organisational factors affect employee engagement, which in turn affect employee job satisfaction and help in reducing job turnover in banks.

Literature review also reveals that there are very few studies in India which studied different organisational factors influencing employee engagement in banks and its association with demographic variables. The results of association between employee engagement and demographic variables, association between organisational factors influencing EE and demographic variables are expected to give lot of useful inputs to better engage the employees in banking sector. Literature review brings out the importance of a comparative analysis of employee engagement in banks to give banking industry a sustainable competitive edge. These research gaps have been identified. Hence it is decided to address these gaps in the scope of this study.

3. NEED FOR THE PRESENT STUDY:

In the emerging paradigm of globalisation, it is very much essential for every organisation to study the engagement level of employees, which form the pillars of success of any enterprise. In India, many employee engagement initiatives could be seen in IT organisations but not much in case of banks. As banking industry is service oriented, alignment of employees with overall business objectives of the banks is considered need of the hour. However, working climate, policies and procedures differ in public sector and private sector banks. There are many organisational factors that affect employee engagement at both public and private sector banks. The engagement of employees depends on a number of factors and is situation based. Hence, such aspects of these two sectors need to be compared and reviewed. As of now not many empirical studies that are available on this topic especially comparative studies on the "employee engagement in public and private sector banks". There is a need to make a comparative study of factors that affect the engagement level of employees in the banking sector. The above factors prompted and motivated the researcher to undertake this empirical inquiry on "employee engagement in public and private sector banks". The research is expected to bring about the differences that exist between the organisational factors affecting employee engagement of the two sectors of banks and its resulting consequences on employee engagement.

4. OBJECTIVES OF THE STUDY

The central purpose of this research is to study & compare employee engagement and its factors affecting engagement and commitment among employees working in selected public and private sector banks in Dakshina Kannada district. In order to achieve this central purpose, this objective is further sub divided into the following subsidiary objectives:

1. To study employee engagement in selected public & private sector banks and to find out if there is significant difference in employee engagement between these banks.
2. To study the impact of the major organizational factors i.e., rewards & recognition, career growth and opportunities, leadership effectiveness, communication system, quality of work life (QWL) and organizational culture & environment on employee engagement and to do a comparative analysis between public and private sector banks.
3. To study the relationship between employee engagement & job satisfaction and job satisfaction & employee turnover intension in banks and to do a comparative analysis.
4. To examine whether demographic factors such as age, gender, education, income etc. of bank employees lead to difference in level of engagement in banks
5. To find out an association between demographic variables & organisational factors affecting employee engagement in banks.
6. To suggest ways to improve employee engagement practices in banking sector.

5. NATURE AND SCOPE OF THE STUDY:

The researcher has conducted a survey-based investigation. The study is 'micro' in nature as it is confined to employee engagement in selected public and private sector banks only. There are many organisational factors influencing employee engagement. This study focuses only on six such factors influencing employee engagement i.e., communication, rewards & recognition, leadership, work environment & culture, career development, and QWL. The study also focuses on the relationship between employee engagement (EE) & job satisfaction and the relationship between job satisfaction and employee turnover intension in banks. The researcher has selected three banks each from private and public sectors. Stratified random sampling technique was used for the selection of sample. The employees from three levels were considered i.e., clerical level, middle level and senior level. Clerical level includes the award staff or clerks, Middle level includes Assistant managers or officers and Senior level includes the Managers. The study is confined to five Taluks (Mangaluru, Bantwal, Sulya, Belthangadi and Puttur) of Dakshina Kannada district of Karnataka. Since many items in this research is based on the empirical evidences gathered by the researcher, it is also an empirical inquiry.

6. RESEARCH METHODOLOGY:

The research methodology is a systematic approach followed in solving the given research problem. It shows the path through which a research work needs to be carried out. It includes deductive and inductive methods. It helps in getting the research work on correct path to get definite results. The researcher has used both quantitative and qualitative methods to analyse and present the data in the study. The data collection methods, sampling procedures, the design of research instrument and data processing were systematically executed. The study is the subjective assessment of opinions received from bank employees on different organisational factors influencing employee engagement in selected public and private sector banks.

6.1 Collection of Data

The study has used different sources for data collection methods to address different objectives. The study has considered both primary and secondary sources in collecting research data. The **primary data** was collected from three public and three private sector banks in Dakshina kannada district of Karnataka with the support of a survey questionnaire. In public sector, Syndicate Bank (Canara Bank), Corporation Bank (UBI) and BOB were considered. In private sector, Karnataka Bank, HDFC Bank and Federal Bank were considered. The data from Syndicate Bank and Corporation Bank were collected before its merger into Canara bank and UBI respectively. A total of 634 responses were received from banking professionals working in these selected banks i.e., 341 responses from public sector and 293 from private sector banks. During primary data collection, respondents were explained about the questionnaire and purpose of the study. To avoid any kind of ambiguity due to difficulty in understanding the questions while filling the questionnaire, the respondents were properly guided by the researcher. The primary data was also collected from interviews, observation and discussions with bank employees. The **secondary data** was collected through documents, websites, reports, text books, articles, journals and dissertations. They were used to review the literature, write profile of banks and conceptual framework of the study. The individual websites of banks were visited to gather further information about banks. Further, the preliminary questionnaire, sample frame and sampling procedures were developed based on secondary data. The field survey was carried out during the period from June, 2019 to March, 2020.

6.2 Sample Design

The framework based on which how the sample was selected from a population is explained in sample design. The study is focused on employees working in three major public sector banks

i.e., Corporation bank (Union Bank of India), Syndicate bank (Canara Bank) & Bank of Baroda and three major private sector banks i.e., Karnataka Bank, HDFC Bank, and Federal Bank operating in Dakshina Kannada district of Karnataka state. Thus, co-operative banks, regional rural, foreign and non-scheduled banks were excluded from the purview of the study. All categories of employees – Managers, officers, special assistants and clerks were covered. The employees working in all types of branches - rural, semi-urban & urban, as well as control offices like Head office, zonal office, divisional office were covered under the study. So, The entire list of selected public and private sector banks in Dakshina Kannada district was the target population and the sampling unit was Dakshina Kannada district. The population is definite and finite. The sample frame was the list of bank employees in various selected public and private sector banks in DK district of Karnataka.

6.3 Sample Size:

The population consists of around 3450 employees and stratified sampling technique was used to choose the sample respondents. The determination of the sample was based on the total size of employees working at different levels (i.e., clerical level, middle level and senior level) of the selected banks for the study. A total of 634 employees were chosen as sample from both the sectors; 293 respondents from private sector banks and 341 respondents from public sector banks, giving a fair and adequate representation of bank employees from both the sectors of the banks. The size of the sample is determined by using Taro Yamane's formula: n= N/1+Ne2 Where n= the sample size, N= the population size, e= error of sampling (i.e., 0.05). After applying the above formula, the sample size has been calculated and was determined as 634 i.e., public sector - 341 and private sector– 293. The below table shows the details.

Table No:1 The population and sample size of respondents

Public Sector Banks			**Private Sector Banks**		
Name of Bank	**Population**	**Sample**	**Name of Bank**	**Population**	**Sample**
Corporation Bank	750	109	Karnataka Bank	850	226
Syndicate Bank	800	116	HDFC Bank	150	40
Bank of Baroda	800	116	Federal Bank	100	27
Total	**2350**	**341**	**Total**	**1100**	**293**

Source: Field Survey (Data compiled)

6.4 Research Instrument: The questionnaire

A survey questionnaire was developed and administered for collecting the primary data. The questionnaire had two parts i.e., Part I covered demographic details of the respondents. Part II covered questions on Employee Engagement and seven different organisational factors influencing employee engagement i.e., Section A- Employee Engagement, Section B- Rewards and recognition, Section C- Communication System, Section D- Career Planning & Development, Section E- Leadership Effectiveness, Section F- Quality of Work Life, Section G- Organisation culture & Environment, Section H- Job satisfaction.

The scale used for measurement of employee engagement was UWES (Utrecht Work Engagement Scale) developed by Wilmar Schaufeli and Arnold Bakker. This scale has three basic aspects of engagement i.e. vigour, dedication and absorption. Further the scale was modified according to the requirement of the study by adding some questions developed by Gallup to measure engagement. 13 items were included in the questionnaire to measure employee engagement. For measuring organisational factors influencing EE, a survey questionnaire was developed to identify the perceptions of banking professionals. Accordingly, based on a detailed literature review done on the different factors, a set of questions were designed in each section of the questionnaire. The items in different sections of questionnaire were: leadership effectiveness (13 items), communication system (11 items), reward and recognition (10 items), QWL (12 items) , job satisfaction (10 items), organisational culture and environment (9 items), career planning & development (10 items).

Both open and closed ended questions were included in the questionnaire. Seven-point Likert scale ranging from Strongly Disagree (SD) to Strongly Agree (SA) was used in the questionnaire to ensure higher statistical variability among survey responses. The questionnaires was self-administered to respondents from selected public and private sector banks. Before the final distribution of questionnaire, a draft questionnaire was pre-tested with a sample of 50 bank employees. Initial pre-testing survey conducted with 50 respondents gave an average reliability of 88.55% for the items in the questionnaire. Based on the suggestions received from statistician and the respondents, appropriate changes were made before finalising the questionnaire. One question from Section- A of the questionnaire was removed and an additional question was included in Section-F. The final questionnaire was personally administered to 809 respondents. Out of 809 questionnaires distributed, 67 were returned unfilled, around 50 questionnaires were not returned and the questionnaires with incomplete

responses were ignored. Finally, 634 responses were considered for the study as per the sample calculation. i.e., 341 in public sector banks and 293 in private sector banks.

6.5 Data Processing and Analysis:

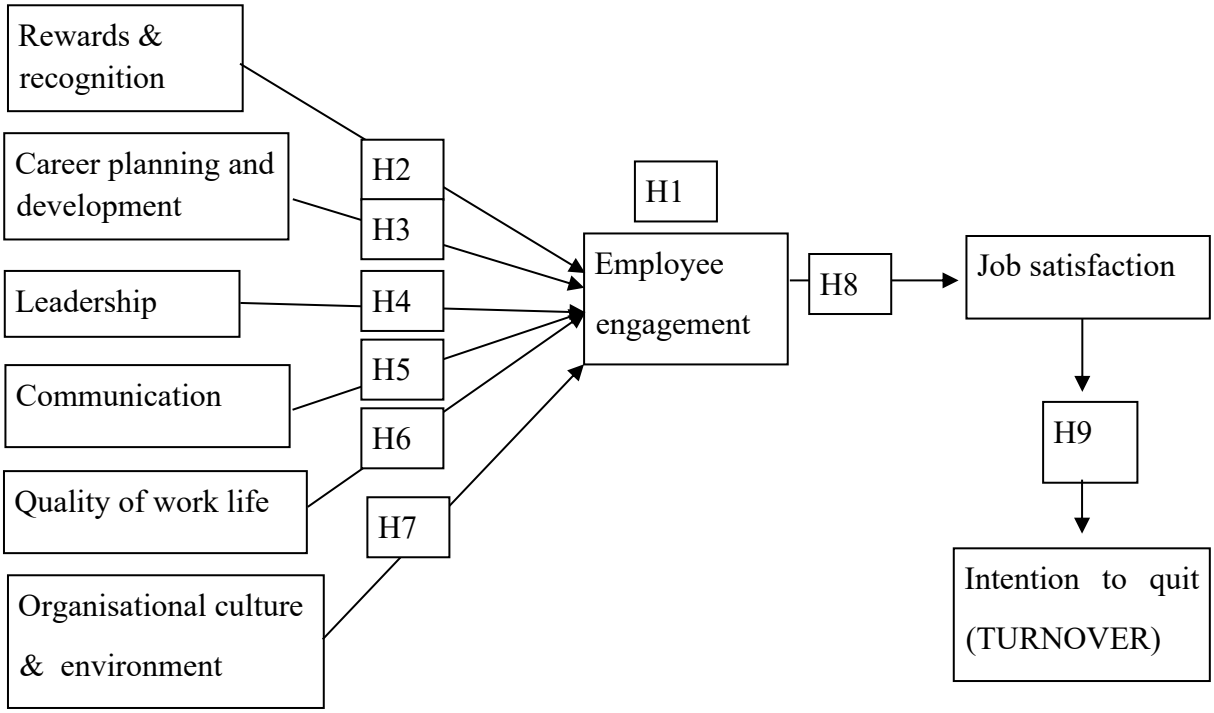
After all the filled questionnaires were collected from the respondents, a detailed verification of data was carried out. The coding of each questions in the questionnaire was done very carefully. The responses of the respondents then entered to the statistical package. The researcher has used SPSS Version 23 (Statistical Package for Social Sciences) to analyse and interpret the data. Appropriate statistical tools and techniques were applied to interpret and draw conclusions. The researcher has used descriptive statistics which includes Frequencies, Mean and Standard Deviation to identify the pattern of responses apart from the basic profile of the respondents. In order to achieve research objectives of the study, different hypothesis were formulated and they were tested using statistical tools such as Correlation and Backward regression analysis. The results of the analysis were presented in the form of tables. After the analysis, findings were arrived at, based on which valid suggestions were made. These helped researcher to draw conclusion for the study.

7. LIMITATIONS

A study which is based on primary data will always have its own limitations. The limitations of this study are listed below:

1. Since the Dakshina Kannada district is known as cradle of banking, the researcher has restricted the study to selected public and private sector banks operating in the district.
2. There are many organisational factors that determine or influence employee engagement but, in this study, seven organisational factors influencing employee engagement were studied by the researcher.
3. The researcher has considered only private sector banks and public sector banks for a comparative study in this research. The other types of banks were ignored by the researcher.
4. The generation of data for the study from these banks was subject to a cloak of secrecy because of the competitive environment in which these banks operate. This is true, especially in case of banks operating in private sector. Therefore, the researcher has found that the findings, interpretations and suggestions made in the study were based on the extent of data generated.

RESEARCH FRAMEWORK:



8. LAYOUT OF THE THESIS:

The thesis is divided into five chapters in order to ensure clarity and clear picture. They are:

CHAPTER I: INTRODUCTION: This chapter provides details about aspects of employee engagement, review of literature on employee engagement in banking sector, need for the study, hypothesis, scope of the study, sampling, data collection and limitation of the study.

CHAPTER II: CONCEPTUAL FRAME WORK: This chapter discusses the theoretical frame work of employee engagement, Drivers of employee engagement and Importance of employee engagement in banks.

CHAPTER III: PROFILE OF THE SAMPLE: This chapter has been devoted to provide a brief profile of Banking Industry, History of the area chosen for the study- Dakshina Kannada District of Karnataka state.

CHAPTER IV: EMPLOYEE ENGAGEMENT IN BANKING INDUSTRY- AN ANALYSIS: This chapter presents the empirical data of respondents and analysis of respondents view towards employee engagement and the organisational factors influencing employee engagement. The result of hypothesis tested is also shown in this chapter.

CHAPTER V: MAJOR FINDINGS, SUGGESTIONS & CONCLUSION: The major findings of the study are summarised in this chapter and further suggestion for positively engaging employees in banking sector and scope for further research are given in this chapter.

RESEARCH HYPOTHESIS:

H1: There is a significant difference in the employee engagement of public sector banks and private sector banks

H2: There is a positive relationship between employee engagement and rewards & recognition

H3: There is a positive relationship between employee engagement and career planning & development.

H4: There is a positive relationship between employee engagement & leadership effectiveness

H5: There is a positive relationship between employee engagement and communication system

H6: There is a positive relationship between employee engagement and quality of work-life

H7: There is a positive relationship between employee engagement and organization culture & environment

H8: There is positive relationship between employee engagement and job satisfaction

H9: There is relationship between job satisfaction and employee turnover intension.

RESULTS OF HYPOTHESES TESTING:

H1- There is a significant difference in the employee engagement of public and private sector banks

Table No 2. Testing hypothesis for the difference in employee engagement of public and private sector banks

Particulars		**Sector**					
		Public sector banks		**Private sector banks**		**Total**	
		N	N %	N	N %	N	N %
EE	Low	0	0.0%	0	0.0%	0	0.0%
	Moderate	27	7.9%	6	2.0%	33	5.2%
	High	314	92.1%	287	98.0%	601	94.8%
Mean		5.94		6.11		6.016	
S.D		0.65		0.45		0.572	
Mannwhitney test		**Z = 3.355, p=0.000, HS**					

Source: Field Survey

Test shows that there was highly significant difference between public and private sector banks with respect to employee engagement with p = 0.000 < 0.05. So, the **hypothesis H1- There is significant difference in employee engagement of public and private sector banks is "Accepted".**

Table No: 3 Table Showing the Correlation Results of Hypotheses Testing

SI No	Particulars	Sector	Pearson Correlation	'P' value	sig	Result
H2	EE and Reward and Recognition	Public	0.627	.000	Sig	**Accepted**
		Private	0.475	.000	Sig	
		Total	0.592	.000	Sig	
H3	EE and Career Planning & Development	Public	0.634	.000	Sig	**Accepted**
		Private	0.331	.000	Sig	
		Total	0.558	.000	Sig	
H4	EE & Leadership Effectiveness	Public	0.486	.000	Sig	**Accepted**
		Private	0.408	.000	Sig	
		Total	0.472	.000	Sig	
H5	EE and Communication system	Public	0.573	.000	Sig	**Accepted**
		Private	0.330	.000	Sig	
		Total	0.506	.000	Sig	
H6	EE and QWL	Public	0.572	.000	sig	**Accepted**
		Private	0.304	.000	sig	
		Total	0.511	.000	sig	
H7	EE and Organizational Culture and environment	Public	0.599	.000	Sig	**Accepted**
		Private	0.239	.000	Sig	
		Total	0.507	.000	Sig	
H8	EE and Job satisfaction	Public	0.601	.000	Sig	**Accepted**
		Private	0.396	.000	Sig	
		Total	0.550	.000	Sig	
H9	Job satisfaction and Turnover Intension	Public	-.458	.000	sig	**Accepted**
		Private	-.224	.000	Sig	
		Total	-.396	.000	sig	

Source: Field survey

9. FINDINGS

The analysis and interpretation made in the study gives the following findings.

- Majority of the respondents were male (61.8%) when compared to female respondents (38.2 %). In public banks, the male respondents were 65.1% and female respondents were 34.9%. In private banks, the male respondents were 58% and female respondents were 42%. Hence, the study revealed that male respondents were higher in number compared to female counterpart.
- The study revealed that majority of the respondents were above 35 years of age (47.9%). Public banks have greater number of employees who were in the age group of 25-30 years when compared to private banks. On the other hand, the number of employees who are below 25 years were more in private banks when compared to public banks. The number of employees above 35 years of age group is more or less is in same range in both public (47.2%) and private banks (48.8%).
- Majority of the respondents were officers or Asst. Managers (49.2%) followed by clerks or award staff (29.0%) and managers (21.8%). The respondents who were designated as clerks or award staff were more in public banks (30.5%) when compared to private banks (27.3%). The respondents who were working as Asst Managers or officers were more in private banks (57.0%) when compared to public banks (42.5%). In case of Managers, the respondents were more in public banks (27.0%) when compared with private banks (15.7%).
- Majority of the respondents had an annual income of 5-10 lakhs (57.4%) followed by 26.7% of them drawing 2.5-5 lakhs, 12.9% of them drawing above 10 lakhs and only 3.0% drawing less than 2.5 lakhs annual income. In case of public banks, 4.1% of the respondents had less than 2.5 lakh annual income. 25.5% of the respondents had 2.5-5 lakhs of annual income. In case of private banks, only 1.7% of the respondents had less than 2.5 lakhs of annual income. 28.0% of the respondents had 2.5-5 lakhs and 55.3% of the respondents had an annual income of 5-10 lakhs and 15% of the respondents were drawing more than 10 lakhs rupees annual income.
- Chi square values of demographic variables such as gender, married status, number of children, annual income of respondents showed no significant difference in case of public and private sector banks. Similarly, age, educational qualification, residing status, designation showed highly significant difference and experience of respondents showed highly significant difference between public and private sector banks.

- 94.8% of the respondents showed high level of employee engagement (EE), 5.2% had moderate level of EE and none of the respondents showed lower level of engagement with overall mean value of 6.016 ± 0.572. Private sector showed higher level of engagement (98.0%) when compared to public sector (92.1%). It means that level of employee engagement was high at private banks (6.11 ± 0.45) when compared to public banks (5.94 ± 0.65).
- 86.1% of the respondents felt that there was better rewards and recognition in their banks (5.759 ± 0.781). In public sector 79.8% of the respondents (5.58 ± 0.85) and in case of private sector, 93.5% of the respondents felt that there was better reward and recognition (5.97 ± 0.63). It means comparatively, private sector enjoys better reward and recognition than public sector.
- The gender ($p=0.000 < 0.001$), age ($p=0.006 <0.001$)), number of children ($p=0.008 < 0.001$), residing status ($p=0.000 <0.001$) and experience at the bank ($p=0.035<0.005$) had shown significant association with reward and recognition. Whereas, educational qualification ($p=0.541>0.005$), marital status ($p=0.942>0.005$), designation ($p=0.164>0.005$), annual income ($p=0.294 > 0.005$) showed no significant association with reward and recognition.
- Majority of the respondents agree that they had a clearly established career path at their respective banks (5.80 ± 0.90). The test result shows that there was no significant difference in this regard between public banks (5.71 ± 1.04) and private banks (5.90 ± 0.71).
- The gender ($p=0.000 < 0.001$), residing status ($p=0.047 <0.005$) and experience at the bank ($p=0.043<0.005$) showed significant association with career planning and development. Whereas, age ($p=0.406>0.005$), educational qualification ($p=0.617>0.005$), marital status ($p=0.876>0.005$), number of children ($p=0.728>0.005$), designation ($p=0.103>0.005$) and annual income ($p=0.942>0.005$) showed no significant association with career planning & development.
- 92.1% of the respondents felt that there was high level of effective leadership in their banks (5.96 ± 0.82). In public sector (5.89 ± 0.97), 87.4% of the respondents and in case of private sector (6.04 ± 0.59), 97.6% of the respondents felt that there was high level of leadership effectiveness. The study found no significant difference between public and private sector banks with respect to leadership effectiveness.

- The gender ($p=0.000 < 0.001$), age ($p=0.015 < 0.005$) and experience ($p=0.010 < 0.005$) showed significant association with leadership effectiveness. Whereas, educational qualification ($p=0.270 > 0.005$), marital status ($p=0.857 > 0.005$), number of children ($p=0.253 > 0.005$), residing status ($p=0.282 > 0.005$), designation ($p=0.880 > 0.005$) and annual income ($p=0.745 > 0.005$) showed no significant association with leadership effectiveness.
- In private sector (5.84 ± 0.93), free flow of communication was better when compared to public sector banks (5.62 ± 1.13). It means that public banks were found little slower as far as free flow of communication was concerned. However, majority of the respondents from banks agreed that there was free flow of communication happening in their respective banks (5.72 ± 1.05).
- The gender ($p=0.000 < 0.001$) has shown significant association with communication system. Whereas, age ($p=0.596 > 0.005$), educational qualification ($p=0.499 > 0.005$), marital status ($p=0.197 > 0.005$), number of children ($p=0.419 > 0.005$), residing status ($p=0.781 > 0.005$), experience at bank ($p=0.119 < 0.005$), designation ($p=0.133 > 0.005$) and annual income ($p=0.711 > 0.005$) showed no significant association with communication system.
- 80.4% of the respondents felt that there was high level of quality of work life in their banks. In public sector banks 73.0% of the respondents and in private sector 89.1% of the respondents felt that there was high level of quality of work life
- The gender ($p=0.000 < 0.001$), age ($p=0.000 < 0.001$), marital status ($p=0.013 < 0.05$), number of children ($p=0.000 < 0.001$), residing status ($p=0.000 < 0.001$), experience ($p=0.000 < 0.001$) and annual income ($p=0.007 < 0.05$) showed significant association with QWL. Whereas, educational qualification ($p=0.942 > 0.005$) and designation ($p=0.880 > 0.005$) showed no significant association with quality of work life.
- 90.2% of the respondents felt that there was high level of organisational culture and environment in their banks. In public banks, 86.5% of the respondents and in private sector, 94.5% of the respondents felt that there was high level organisational culture and environment.
- Gender ($p=0.000 < 0.001$), age ($p=0.005 < 0.05$), no. of children ($p=0.000 < 0.001$), and experience ($p=0.035 < 0.005$) showed significant association with organisational culture and environment. Whereas, educational qualification ($p=0.690 > 0.05$), marital status ($p=0.819 > 0.05$), residing status ($p=0.181 > 0.05$) designation ($p=0.091 > 0.05$), annual

income (p=0.359>0.05) showed no significant association with organisational culture and environment.

- 87.1% of the respondents felt that there was high level of job satisfaction in their banks. In public sector 83.0% of the respondents and in private sector 91.8% of the respondents felt that there was high level of job satisfaction.
- The gender (p=0.000 < 0.001), age (p=0.004 <0.05)), residing status (p=0.002 <0.05) and experience at the bank (p=0.001<0.05) showed significant association with job satisfaction. Whereas, educational qualification (p=0.527>0.05), marital status (p=0.247>0.05), number of children (p=0.055>0.05) designation (p=0.194>0.05), annual income (p=0.278 > 0.05) showed no significant association with job satisfaction.
- In case of turnover intension, 85.3% of the respondents were of the opinion of lower turnover intension experienced in their banks (mean value = 2.29 ± 1.27). In public sector, 82.1% of the respondents and in private sector 89.1% of them felt there was low level of turnover intension in their banks.
- The gender (p=0.044<0.05), age (p=0.003<0.05)), marital status (p=0.027<0.05), residing status (p=0.000<0.001), experience (p=0.011<0.05), annual income (p=0.002<0.05) showed significant association with turnover intension. Whereas, educational qualification (p=0.110>0.005), number of children (0.128>0.05), designation (p=0.668>0.05) showed no significant association with turnover intension.
- In public sector, the backward regression analysis showed that reward & recognition, career planning & development, organizational culture & environment and communication system were found to be significant factors having impact on employee engagement (EE). Further, among these significant factors, career planning & development had the most impact on EE followed by reward and recognition, organizational culture and environment and lastly the communication system. The overall impact of these factors was 50.4%. In private sector, reward & recognition, leadership style and Quality of work life (QWL) were found to be the significant factors influencing employee engagement (EE). Further, among the significant factors, reward & recognition was the most influencing factor followed by leadership style and QWL factor. The overall impact of these factors was 26.7%.
- The results of combined backward regression analysis performed for public and private sector banks showed that rewards and recognition, career planning and development, leadership style, organizational culture and environment, and QWL were found to be

the significant factors affecting EE. Further, among significant factors, reward and recognition was found to be the most impacting factor on EE followed by career planning and development, organizational culture and environment, Leadership style and the QWL. The overall impact of these factors was 43.4%.

- The regression analysis between employee engagement (EE) and job satisfaction showed that in public sector, employee engagement had a significant impact (36%) on job satisfaction. In private sector also, EE had a significant impact (15.4%) on job satisfaction. The combined or the total regression analysis shows that the EE had a significant impact on job satisfaction. It shows that higher the EE impact, higher the job satisfaction. The total impact of EE on job satisfaction was 30.1%.
- The results of regression analysis performed to know the significant impact of job satisfaction on turnover intension showed that the job satisfaction had negative significant impact on turnover intension in both public (20.8%) and private sector (4.7%) banks. The combined backward regression analysis also shows the job satisfaction had negative significant impact on turnover intension. It shows that higher the job satisfaction impact, lesser the turnover intension. The total impact of job satisfaction on turnover intension was 15.6%.
- The study found significant positive relationship between EE and other organisational factors such as reward, communication, career planning and development, Leadership, QWL, organisational culture & environment. The study also found positive relation between EE and job satisfaction. A significant negative relationship found between job satisfaction and turnover intension. The relationship has been proved in hypotheses testing using Pearson correlation analysis.

10. SUGGESTIONS:

Based on the findings of the study, it can be concluded that in both public and private sector banks, level of employee engagement was high and majority of the bank employees were satisfied with the factors that affect employee engagement. The banks in Dakshina Kannada district, both private and public sector banks had shown good level of employee engagement. But, when compared with private banks, the engagement in public sector was lesser. Hence, there are many aspects in which the banks will have to concentrate on engaging their employees to get better output particularly in public sector banks. The suggestions from the study will be useful to the banking system in general and to the concerned banks in particular.

The following are some of the suggestions:

- As the female representation from both banks was less when compared with male employees, it is suggested that both public and private sector banks must enhance the female employee representation in the banks.
- Though the engagement level in both public and private sector banks was higher but, when compared, it is suggested that public banks must put little more effort to better engage their employees than private banks.
- The banks, especially in public sector, there must be proper reward and recognition system in order to engage employees in better way. Satisfaction in reward and recognitions must be increased especially in case of younger and fresh employees with less experience.
- In case of public sector banks, there must be an effort to look at the career aspirations of employees and plan accordingly the career development goals after learning about employees' views. Transfers, promotions and other career related decisions must be taken carefully and transparently without affecting employees' commitment to the banks. The banks must see that that the engagement of employees is increased in all the decisions they take.
- Though, majority of the employees in banks had experienced high quality of work life, employees in public banks experience had differed with that from private sector bank employees. Hence, it is suggested to the public banks that they should concentrate more on below given aspects to enhance their engagement level:
    a. There is healthy relationship between colleagues in bank
    b. The bank must consider life of employees outside work too
    c. There should be care for the health and security of employees
    d. There should be an effective problem- solving committee
- Though, majority of the employees were happy with organizational culture and environment, employees in public banks experience had differed with that from private sector bank employees. Hence, the public banks should consider below points:
    a. There is team work and cooperation in bank
    b. Zero tolerance policy against any kind of discrimination if any
    c. Dedication to diversity and inclusiveness
    d. Having occasional get-togethers like birthdays, picnic etc.

- Though, majority of the employees were satisfied with job, employee satisfaction in public banks (83.0%) had differed from private sector bank (91.8%) employees. Hence, the public banks should concentrate more on below given aspects:
    a. There is proper planning for career growth and development
    b. The bank must see that the employees are happy with bank's training program
    c. The benefits offered must enhance employee satisfaction level
    d. The conflicts must be resolved as quickly as possible
    e. All employees are happy with the type of communication system followed
    f. In public banks, it has to look seriously the reward system to satisfy its employees. Any issues must be resolved with mutual talks and understanding
- Though the turnover intension in banks studied was lower, when compared between the two types of banks, public sector showed higher level of turnover intension than private sector banks. So, the banks must look into this aspect seriously and take feedback and suggestions to lessen such trend and see that the turnover intension is reduced to minimum to have better engagement of employees in banks.
- In order to handle turnover intension, the banks will have to consider the below points seriously to see where are the loopholes and correct the same:
    a. As the turnover intension is more in case of male employees compared to female employees, it has to be reduced by proper counselling with such employees
    b. The younger employees must be counselled too so that they don't feel like leaving the job
- Finally, the less experienced employees and those who were drawing less annual income or the new employees were the ones who had higher turnover intension, so the bank's focus should be on these categories of employees when it comes to decreasing the turnover intensions by proper feedback, communication and other proper channels. Therefore, the engagement of employees could be enhanced to have better results
- In case of public sector banks, it was observed that few of the employees were unhappy about their transfers and promotions. Inter-state transfers were made, especially in case of younger employees who are not married and having single marital status. These employees struggle due to language barriers, disconnection with family, food habits, communication with customers of the bank who are locals and so many other issues which finally reduce their engagement and commitment to the bank. Hence, it is suggested that the management of the banks must see that, transfers and selection of

employees are done carefully after looking at bank's as well as employee's needs. Maximum effort must be put in to lessen the disengagement of employees at work.

11. RECOMMENDATIONS FOR FUTURE RESEARCH:

Scope for future research is immense on employee engagement (EE) and the banking industry as both the subject and industry are constantly evolving. The following are some of the recommendations for future research.

1. As the researcher has considered six factors influencing EE, the future research can further focus on many other factors influencing EE exhaustively.
2. The researcher has carried out the study on the banking professionals in Dakshina Kannada District of Karnataka. The future studies can be done on any other geographical locations and can include other sectors like FMCG, IT, Hospitality etc.
3. The present study has considered only a few selected banks i.e., three banks each from private sector and public sector banks for a comparative study. The future research can include more banks for a comparative study.
4. The researcher has considered only private banks for the comparative study. The future studies can consider other types of banks like co-operative banks, foreign banks etc.

12. CONCLUSION:

The Employee Engagement (EE) is an evolving area of research as its relevance exists as long as employees (human resource) working in organizations. In a competitive business environment, engaging employees becomes a challenging task for business organization. It is very much true in case of service sector organizations like banks. The study titled, "Employee Engagement: A comparative study of Selected Public and Private Sector Banks in Dakshina Kannada" was an attempt to know the influence of different organizational factors on employee engagement in public and private sector banks in Dakshina Kannada district of Karnataka. The main chapter deals with empirical findings, based on which few suggestions were made to the public and private sector banks. Though the engagement level is high in both the types of banks, some drawbacks were observed in public sector banks when compared to private sector banks. The researcher is of the view that if the suggestions were considered and implemented by the banks concerned, will obviously leads to fully engaged employees in both public and private sector banks in Dakshina Kannada district, which is known as cradle of banking in India.

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2. Ashwini Kundar, Pakkeerappa P (2018), **"The role of leadership styles in Employee Engagement: An analysis"** in "Intellectual Property Rights, Entrepreneurship & leadership skills" ISBN No: 978-93-84734-67-1, pp. 29-36

3. Ashwini Kundar, Pakkeerappa P (2019), "**A study of the factors affecting Employee Engagement in Banking sector"** in a publication titled "Indian banking in the Era of Globalization and Information Technology" with ISBN No: 978-81-929263-9-1, pp. 49-57

4. Ashwini Kundar, Pakkeerappa P, (2019), "**The determinants of Employee Engagement in Hospitality Sector: A conceptual Analysis"** in a peer reviewed research journal "Shodhaditya", ISSN: 2347-8403, Volume-6, Issue -1, pp. 11-17.

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1. Ashwini Kundar, Pakkeerappa P (2016), **"Employee Engagement: Role of HR in Times of Rapid Change"** in a National conference on "Emerging Issues in Management & Tourism" organized by Department of Business Administration & MBA (Tourism Administration) in association with 'Association of British Scholars', Mangalore Chapter, 2nd & 3rd January.
2. Ashwini Kundar, Pakkeerappa P (2018), **"Employee Engagement In Service Sector- An Analysis"** in a national conference on "Entrepreneurship in Tourism & Hospitality Industry in India" organized by Moti Mahal College of Hotel Management on 2nd February.
3. Ashwini Kundar, Pakkeerappa P (2018), **"Employee Engagement in Banking Sector: An Analysis"** at the 4th International conference on "Changing Business Landscape: Implications for Management Education and Research", AIMIT, Beeri, Mangalore, 4th April.
4. Ashwini Kundar, Pakkeerappa P (2018), **"The Role of Leadership Styles in Employee Engagement: An Analysis"** in one day international conference on

"Intellectual Property Rights, Entrepreneurship & leadership skills" organized by Milagres College, Mangalore on July 3.

5. Ashwini Kundar, Pakkeerappa P (2018), **"The Impact of Communication on Employee Engagement: A Literature Review"** at two-day national conference on "Corporate Social Responsibility: Challenges and New initiatives", Dept of studies in commerce, Mangalore University, Mangalagangothri on 14th and 15th September.
6. Ashwini Kundar, Pakkeerappa P (2019), **"The Role of Leadership in Employee Engagement in Banking sector: An Analytical Study"** in Two-day International conference on "contemporary Innovations in Industry and Commerce", Mangalore University on 22nd & 23rd February.
7. Ashwini Kundar, Pakkeerappa P (2019), "**The Determinants of Employee Engagement in Hospitality sector: A Conceptual Analysis"** in the international conference on "Flexibility in business": Opportunities, Issues and challenges" at Aditya Institute of Management Studies & Research, Mumbai on 23rd February.
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10. Ashwini Kundar, Pakkeerappa P(2019), **"The Determinants of Employee Engagement in an Organiston: A Scoping Review",** at the 5th International conference on A decade of global Financial crisis: Antecedents, Aftermath and the challenges ahead", AIMIT, Beeri, on 9th April.
11. Ashwini Kundar, Pakkeerappa P (2019), **"A Study on Employee Engagement in Banking Industry"** in a national conference on "Innovative Banking in digital Era" held at Poornaprajna College & Post graduate centre, Udupi, 10th April.
12. Ashwini Kundar, Pakkeerappa P(2019), **"Employee Engagement: A Strategic Tool for Successful Banking"** in Two-day national level conference on "Role of Institutional Financing in the Development of Agriculture and Business Dynamics", Department of studies in commerce, Mangalore University, 25th & 26th October.
13. Ashwini Kundar, Pakkeerappa P (2019), **"Employee engagement: A study of selected Public Sector Banks in Karnataka",** in a national conference on "Emerging trends in Business Management" organised by the Department of Business Administration, Mangalore university on 30th December.
14. Ashwini Kundar, Pakkeerappa P. **(**2022), **"Factors Influencing Employee Engagement: A Literature Review"** at 'EKTAARA' National Research Conference on 'Re-strategizing Management Practices in the Post - Covid Era' organized by Indira Institute of Business Management (IIBM), Navi Mumbai, affiliated to University of Mumbai on 8th January, 2022.

16. Seminars and Workshops Attended

1. A workshop on "New Directions in HRM: Tools and Techniques" organized by **Shri Dharmasthala Manjunatheshwara Institute for Management Development (SDMIMD), Mysuru** on December 3, 2015.

2. Seven-Day National workshop on "Data Analysis Using Excel and SPSS" organised by **Department of Business Administration & MBA (Tourism Administration), Mangalore University**, in association with 'Association of British Scholars', Mangalore Chapter from 26th December 2015-1st January 2016.

3. A National Seminar on "Inter-disciplinary Research: Challenges and Opportunities", **Mangalore University, Mangalagangothri**, October 18, 2016.

4. One-week Faculty Development Programme on "Enhancing Research Acumen" at **St. Aloysius Institute of Management & Information Technology (AIMIT), Mangalore** from 7-13 August 2017.

5. Two-Day Workshop on "Academic Writing & Publication Skills", organised by XIME, at **Xavier Institute of Management & Entrepreneurship, Bangalore** on 13th and 14th October 2017.

6. One-week faculty development programme on "Unraveling the research domain" held at **St. Aloysius Institute of Management & Information Technology (AIMIT), Beeri, Mangalore** from 6th-11th, August 2018.

7. Two-week online FDP on "Research, Publication & Funding", organised by **Department of Management studies & Research centre, B.M.S College of Engineering, Bangalore** from 8-19 June, 2020**.**

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